

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

William A. Emerick
Dawn E. Emerick
Debtor(s)

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Case No. 15-20445-JAD
Chapter: 13

Related to Dkt. No. 79

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND
TERMINATING WAGE ATTACHMENT**

AND NOW, this *26th day of October, 2016*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to *11 U.S.C. §349*. Creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.

Jeffery A. Deller
United States Bankruptcy Judge

Case Administrators to serve:
All Creditors and All Parties In Interest

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 William A. Emerick
 Dawn E. Emerick
 Debtors

Case No. 15-20445-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: 309

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Oct 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2016.

db/jdb +William A. Emerick, Dawn E. Emerick, 111 Jessie St., Ellwood City, PA 16117-5407
 13994777 +AAS Debt Recovery Inc., P.O. Box 129, Monroeville, PA 15146-0129
 14010052 +Bayview, 15009 Darnestown rd, Germantown, MD 20874-3105
 13994778 Chase, P.O. Box 78420, Phoenix, AZ 85062-8420
 14010057 ESB Bank, 600 Lawrence Ave, Ellwood City, PA 16117-1930
 13994780 +Ellwood City Hospital, 724 Pershing Street, Ellwood City, PA 16117-1499
 13994781 +First National Bank of Pennsylvania, 20100 Route 19, Cranberry Twp, PA 16066-6204
 13994782 Heritage Valley Health System, Family Practice, 2 Peartree Way, Beaver, PA 15009-1954
 14010060 +Hon. Jerry G. Cartwright JR., 607 Lawrence Ave, Ellwood City, PA 16117-1929
 13994783 +KML Law Group, P.C., 701 Market Street, Suite 5000 BNY Mellon Independence Ctr., Philadelphia, PA 19106-1538
 13994785 LCA Collections, P.O. Box 2240, Burlington, NC 27216-2240
 13994784 Laboratory Corp. of America, P.O. Box 2240, Burlington, NC 27216-2240
 13994786 +Michael R. Miller DMD, 228 Cliff St., Suite A, Butler, PA 16001-6020
 14046265 Navient Solutions, Inc., Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635
 13994788 Pediatric Alliance, 110 Washington Avenue, Ste. 215, Carnegie, PA 15106-3613
 13994790 Pennsylvania American Water Co., P.O. Box 371412, Pittsburgh, PA 15250-7412
 14010069 +Richard E. Higley, 213 Morrison Ave, Ellwood City, PA 16117-2685
 14079892 +U.S. Bank National Association,, as Trustee, et al, c/o JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219-6009

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14001718 EDI: AIS.COM Oct 27 2016 01:08:00 American InfoSource LP as agent for,
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
 14010053 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 27 2016 01:28:51
 Bayview Loan Servicing, ATTN: Customer Service Department,
 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1837
 14026577 EDI: CAPITALONE.COM Oct 27 2016 01:13:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 13994779 +EDI: CIAC.COM Oct 27 2016 01:08:00 Citi Mortgage, P.O. Box 9438,
 Gaithersburg, MD 20898-9438
 13994787 E-mail/Text: mkeibler@pbsmentalhealth.com Oct 27 2016 01:28:46
 PBS Mental Health Associates, PC, 901 East Brady Streetq, Ste 103, Butler, PA 16001-4649
 13994789 E-mail/Text: bankruptcy@firstenergycorp.com Oct 27 2016 01:28:34 Penn Power,
 P.O. Box 3687, Akron, OH 44309-3687
 14031174 +E-mail/Text: csc.bankruptcy@amwater.com Oct 27 2016 01:29:03 Pennsylvania American Water,
 PO Box 578, Alton, IL 62002-0578
 13994791 EDI: NAVIENTFKASMSERV.COM Oct 27 2016 01:08:00 Sallie Mae, P.O. Box 9635,
 Wilkes Barre, PA 18773-9635
 14010071 +E-mail/Text: compliance@sentrycredit.com Oct 27 2016 01:29:04 Sentry Credit, Inc.,
 2809 Grand Ave, Everett, WA 98201-3417
 14010072 +EDI: WFFC.COM Oct 27 2016 01:13:00 Wells Fargo, PO Box 29704, Phoenix, AZ 85038-9704
 14013616 EDI: WFFC.COM Oct 27 2016 01:13:00 Wells Fargo Bank, N.A., P.O. Box 19657,
 Irvine, CA 92623-9657
 14034271 +E-mail/Text: bankruptcy@firstenergycorp.com Oct 27 2016 01:28:34 West Penn Power,
 1310 Fairmont Ave, Fairmont, WV 26554-3526

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMorgan Chase Bank, NA.
 cr U.S. BANK NATIONAL ASSOCIATION
 cr U.S. Bank National Association, Et Al...
 14010051* +AAS Debt Recovery Inc., P.O. Box 129, Monroeville, PA 15146-0129
 14010054* Chase, P.O. Box 78420, Phoenix, AZ 85062-8420
 14010055* +Citi Mortgage, P.O. Box 9438, Gaithersburg, MD 20898-9438
 14010056* +Ellwood City Hospital, 724 Pershing Street, Ellwood City, PA 16117-1499
 14010058* +First National Bank of Pennsylvania, 20100 Route 19, Cranberry Twp, PA 16066-6204
 14010059* Heritage Valley Health System, Family Practice, 2 Peartree Way, Beaver, PA 15009-1954
 14010061* +KML Law Group, P.C., 701 Market Street, Suite 5000 BNY Mellon Independence Ctr., Philadelphia, PA 19106-1538
 14010063* LCA Collections, P.O. Box 2240, Burlington, NC 27216-2240
 14010062* Laboratory Corp. of America, P.O. Box 2240, Burlington, NC 27216-2240
 14010064* +Michael R. Miller DMD, 228 Cliff St., Suite A, Butler, PA 16001-6020
 14010065* PBS Mental Health Associates, PC, 901 East Brady Streetq, Ste 103, Butler, PA 16001-4649
 14010066* Pediatric Alliance, 110 Washington Avenue, Ste. 215, Carnegie, PA 15106-3613
 14010067* Penn Power, P.O. Box 3687, Akron, OH 44309-3687
 14010068* Pennsylvania American Water Co., P.O. Box 371412, Pittsburgh, PA 15250-7412
 14010070* Sallie Mae, P.O. Box 9635, Wilkes Barre, PA 18773-9635

TOTALS: 3, * 15, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-2

User: jhel
Form ID: 309

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***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor U.S. Bank National Association, Et Al...
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Andrew F Gornall on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Dai Rosenblum on behalf of Debtor William A. Emerick dunmyrem@zoominternet.net,
dailaw@earthlink.net;dailaw2@earthlink.net;pjbz@zoominternet.net;jmpl24@yahoo.com
Dai Rosenblum on behalf of Joint Debtor Dawn E. Emerick dunmyrem@zoominternet.net,
dailaw@earthlink.net;dailaw2@earthlink.net;pjbz@zoominternet.net;jmpl24@yahoo.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6